



**CHRISTMAS**

*Is coming and so are*

**JERE. JOHNSON, Jr.'s,**

**Magnificent Turkeys,**

'One of which will be presented on Dec. 24  
for a

**CHRISTMAS DINNER**

To all who purchase lots between Dec. 5 and  
Dec. 24, either at

# East New York, BATH BEACH JUNCTION, OR Woodside Heights. Lots \$150 and Upwards. PAYABLE \$10 MONTHLY.

Free Excursions daily to Bath Beach Junction and Woodside Heights. For Maps and particulars apply to JERE JOHNSON, Jr., 60 Liberty st., New York, or 393 Fulton at Brooklyn.

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## SITUATIONS WANTED - FEMALE.

**DAYS WORK**—Washing, ironing and housecleaning done; to go out by the day. Call at 352 Livingston st., top floor, back rooms, Brooklyn; call all week.

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### Looking for Joseph Preston.

The Government of Nova Scotia is looking for Joseph Preston, of Halifax, who left home last September on a visit to several American cities. He reached New York during the third week in September and stayed for a few weeks at Leggett's Hotel. He left the hotel to go to Bellevue Hospital for treatment for alcoholism. He received treatment at the hospital and then left, saying that he would apply for admission to Ward's Island. Since that time nothing has been heard of him. Preston is twenty-two years of age, a feet 7 inches in height, and he weighs about 185 pounds. He has small brown mustache and black hair. When last seen he wore a dark suit and brown overcoat. The government of Nova Scotia offers \$500 for information of his whereabouts if alive, or \$100 for information of the time and manner of his death.

*Our New  
Building*  
is finished. Every department has been enlarged. All  
*Novelties*  
for the  
*Holiday Season*  
are now on exhibition.  
*Lord & Taylor,*  
Grand, Chrystie & Forsyth Sts.

**OVER 10,000 IN SERVICE.**

## Exclusive Agencies can be Secured by Prompt Application to

# THE NATIONAL GAS-SAVING CO.,

744 BROADWAY, N. Y.

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## WATERS PIANOS.

Uprights a specialty. The best and most durable made. Warranted six years. Prices low for cash, or on installments only \$10 per month. Also a large lot of fine second-hand pianos at great bargains and on easy terms. Pianos rented and exchanged.

**WAREHOUSES, 124 5TH AV. NEAR 19TH ST.**

Collated from the **SWORN REPORTS** of the various Level-Premium Life Insurance Companies, to the New York Insurance Department, for the year ending December 31, 1886, showing that the

IT IS NOT ONLY **THE CHEAPEST,** BUT IT IS ALSO **THE BEST.**

**THIS ASSOCIATION ISSUES A FREE POLICY.**  
**No Restriction upon Travel. No Restriction upon Change of Residence.**  
**No Restriction upon Change of Occupation, Except the Military when on Active Service.**  
**THE POLICY IS INCONTESTABLE AFTER FIVE YEARS.**

Expenses to each \$1,000 Insurance in Force.--MUTUAL RESERVE, \$2.35, being but one-third of the average of all other companies. Rank 1. The lowest of all the other companies, \$5.95. The highest, \$14.76.

Death Claims to each \$1,000 Insurance in Force.--MUTUAL RESERVE, \$7.65. Rank 1. The lowest one of all the other companies, \$7.78. The highest, \$19.72.

Death Claims and Expenses to each \$1,000 Insurance in Force.--MUTUAL RESERVE, \$10.00. Lower than all others. Rank 1. The lowest one of all the other companies, \$14.55. The highest, \$29.52.

Assets of each Company to each \$100 Liability.--MUTUAL RESERVE, \$230. Rank 1. The highest of all the other companies, \$142. The lowest, \$113.

Increase in surplus for the Year.--MUTUAL RESERVE, \$76.14. Rank 1. The highest of all the other companies, \$18.02. The lowest, 4 cents.

Expenses to each \$1,000 New Business.--MUTUAL RESERVE, Rank 1. Its expenses for each \$1,000 new business being but \$6.20, while the lowest expenses for all other companies were \$28.13; the expenses of one company running as high as \$121.94 for each \$1,000 new business.

*Let those contemplating insuring their lives look at this single item, and the MUTUAL RESERVE will receive their applications for membership.*

Percentage of New Business to Amount in Force.--MUTUAL RESERVE, 46.25. Rank 1. The highest of all the other companies, 36.66. The lowest, 5.48.

**THESE GREAT RESULTS** have been attained while collecting from our members less than one-half the rates charged by the Old System of Life Insurance.

THE MUTUAL RESERVE FUND LIFE ASSOCIATION HAS A CASH SURPLUS OF \$1,300,000.00. Its cash payments for death claims the first nine months of 1887 exceeded one million dollars, and every death claim was paid before it was due. Its total payments to the widows and orphans of its deceased members exceed \$4,000,000.00.

ITS DEATH CLAIMS are paid from 30 to 60 days before they become due. Advance payments are made to the widows and orphans within twenty-four hours after death of the insured, the money, in cases of emergency, being forwarded or transferred by telegraph.

ITS RECEIPTS FROM INTEREST ON THE RESERVE FUND have enabled the Association to keep its rate of Mortuary Premiums the same as at date of entry—in other words, its interest receipts have taken the place of the increase of cost by reason of increase of age.

ITS DIVIDEND TO THE MEMBERS OF THE 1881 CLASS was 33 1/2 per cent., while the members of the 1882 and subsequent years will undoubtedly have a dividend to their credit of upward of forty per cent. upon their entire assessments of mortuary premiums paid; and as these assessments or mortuary premiums have averaged less than twenty per cent. of the rate charged by the old Level-Premium or Monopoly System, it will be seen that the MUTUAL RESERVE FUND LIFE ASSOCIATION has furnished, and will continue to furnish, Life Insurance that combines security and cheapness at a cost never before approached by any Life Insurance organization in the world.

THE MUTUAL RESERVE FUND LIFE ASSOCIATION has always on hand in cash securities THREE THOUSAND DOLLARS FOR EACH ONE THOUSAND DOLLARS of liabilities, and including all unpaid death claims. In other words, it can pay in full every death claim and all other liabilities three times as fast as they are due, and an additional dollar from any of its members.

IT IS THE ONLY LIFE INSURANCE COMPANY where its assets are placed in the hands of third parties, the great Central Trust Company of New York (with assets of over \$20,000,000), and with governmental authorities, who hold the same as trustee for the exclusive benefit and protection of the members, and so invested and held that neither the Trust Company nor the Officers or Directors of the Association can divert the members of their rights in the accumulated Reserve Fund, or misappropriate the same.

Further information furnished upon application to any of the Managers, General or Special Agents in the United States or Canada, or by applying at the Home Office, Potter Building, 38 Park Row, New York.

**THE MUTUAL RESERVE FUND LIFE ASSOCIATION OFFERS FIVE HUNDRED DOLLARS REWARD FOR THE NAME OF ANY HONEST DEATH CLAIM WHICH IT HAS NOT PAID IN FULL,** the fact to be determined by any two Bank Presidents in New York City.

**EDWARD B. HARPER, President.**

**ALFRED TAYLOR, Vice-President.**  
**J. W. KRAFT, Cashier.**  
**C. R. BISSELL, Treasurer.**  
**WILLIAM MILLER, Director of Agencies.**

**Hon. HENRY J. REINMUND** (late Sup't Ins. Dep't. of Ohio, Comptroller.  
**F. T. BRAMAN, Secretary.** **J. M. STEVENSON, B. W. T. AMSDEN, Assistant Secretaries.**

**THE CENTRAL TRUST COMPANY OF NEW YORK,**  
Trustee of the Tontine Reserve Fund.

**N. W. BLOSS, Resident Vice-President, England.**  
**TAYLOR & PARKER, Attorneys.**  
**J. W. BOWDEN, M.D., Medical Director.**  
**G. R. McCHESNEY, Adjuster.**